

Express Mail Label No. V458035415US

85CF-00103
PATENT**Remarks**

Claims 1, 2, 4-13, 15-24 and 26-33 are pending in this application. Claims 3, 14 and 25 have been canceled. Claims 1, 2, 4-13, 15-24 and 26-33 have been allowed.

Applicants and the undersigned wish to express their appreciation to the Examiner for the courtesies he extended during a telephone interview that occurred on April 18, 2005. During the interview, the Notice of Allowance dated March 22, 2005 including the Examiner Amendment was discussed. During the telephone interview, the Examiner agreed that: Claim 1 should be amended by adding the phrase "including developing an underwriting clusters table" to line 4 after the word "scores" and not line 7 as indicated by the Examiner Amendment; Claim 12 should be amended by adding the phrase "including developing an underwriting clusters table" to line 6 after the word "scores" and not line 8 as indicated by the Examiner Amendment; and Claim 23 should be amended by adding the phrase "including developing an underwriting clusters table" to line 3 after the word "scores" and not line 6 as indicated by the Examiner Amendment. Accordingly, Claims 1, 12 and 23 have been amended as discussed and agreed to during the Examiner Interview.

In addition, the Examiner agreed that the dependency of Claims 4, 5, 15, 16, 26, and 27 should be amended. More specifically, Claims 4 and 5 should be amended to depend from Claim 1 and not Claim 3, which has been canceled; Claims 15 and 16 should be amended to depend from Claim 12 and not Claim 14, which has been canceled; and Claims 26 and 27 should be amended to depend from Claim 23 and not Claim 25, which has been canceled.

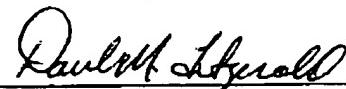
The claim changes shown herein reflect what was agreed to by the Examiner and correspond with the Examiner's Statement of Reasons for Allowance.

Furthermore, as requested by the Notice of Allowance, the second occurrence of Figure 9 has been re-labeled Figure 14. In addition, submitted herewith are 14 sheets of formal drawings labeled as Replacement Sheets. These formal drawings are in compliance with the Patent Office rules. No new matter has been added.

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In view of the foregoing amendments and remarks, it is requested that this
Amendment After Allowance be entered prior to publication of the Patent.

Respectfully Submitted,



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